
State: District of Columbia **Filing Company:** Mutual of Omaha Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: Medicare Supplement Advertising - 187436
Project Name/Number: Medicare Supplement Advertising/187436

Filing at a Glance

Company: Mutual of Omaha Insurance Company
Product Name: Medicare Supplement Advertising - 187436
State: District of Columbia
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.012 Multi-Plan 2010
Filing Type: Form
Date Submitted: 11/08/2016
SERFF Tr Num: MUTM-130797247
SERFF Status: Assigned
State Tr Num:
State Status:
Co Tr Num: SHELLY KAIPUST

Implementation
Date Requested:
Author(s): Shelly Kaipust
Reviewer(s): Colin Johnson (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State:	District of Columbia	Filing Company:	Mutual of Omaha Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Medicare Supplement Advertising - 187436		
Project Name/Number:	Medicare Supplement Advertising/187436		

General Information

Project Name: Medicare Supplement Advertising

Project Number: 187436

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Filing Status Changed: 11/10/2016

State Status Changed:

Created By: Shelly Kaipust

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Shelly Kaipust

Filing Description:

See the cover letter attached under the Supporting Docs tab.

Company and Contact

Filing Contact Information

Melanie Worth, Product & Advertising

melanie.worth@mutualofomaha.com

Compliance Analyst

Mutual of Omaha

402-351-4260 [Phone]

Mutual of Omaha Plaza

402-351-5298 [FAX]

Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance

CoCode: 71412

State of Domicile: Nebraska

Company

Group Code: 261

Company Type: Health

3300 Mutual of Omaha Plaza

Group Name:

Insurance

Omaha, NE 68175

FEIN Number: 47-0246511

State ID Number:

(402) 351-6910 ext. [Phone]

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:


State:	District of Columbia	Filing Company:	Mutual of Omaha Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Medicare Supplement Advertising - 187436		
Project Name/Number:	Medicare Supplement Advertising/187436		

Form Schedule

Lead Form Number: 187436								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Landing Page	187436	ADV	Initial			187436_Brackets.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



Find the Right Medigap Insurance Plan for You

Start here

Select your state ▼

Start Now >

OR

Speak with a licensed agent

[1-800-223-9185]

Why Medigap insurance Plan G may be a better value than Plan F

Medigap insurance Plan F is the most popular Medigap insurance plan option in the United States.

But did you know that Plan G is very similar to Plan F and can cost less in many cases?

According to a report from America's Health Insurance Plans, Plan F was almost 10 times as popular as Plan G in 2014 — even though the two provide nearly identical coverage.

The only benefit that Plan G does not include, which Plan F does include, is coverage for the **[\$166]** annual Medicare Part B deductible.

Daniel Esposito, a licensed insurance agent who is appointed with Mutual of Omaha Insurance Company (Mutual of Omaha), said a lot of people don't know that Plan G exists, but it can end up being a better value than Plan F.

If you already have Plan F, or are interested in buying it for the first time, you might want to get a price quote for Plan G too. **If Plan G is at least **[\$14]** less per month, it means Plan G may be a better value.**

[\[Click here to get free Plan F and Plan G quotes\]](#)

Comparing benefits and cost

Benefits for Plan F and G are very similar, but the premiums can be very different.

Both Plan G and Plan F provide high levels of coverage. Plan G includes 8 out of 9 benefits provided in Plan F. The only benefit that Plan G does not cover, which Plan F does cover, is the Medicare Part B deductible, which is **[\$166]** in **[2016]**. If you buy Plan G, you would only have to pay this **[\$166]** deductible once per year if you used your Part B services.

The following chart compares benefits for the two plans.

Medicare Supplement Insurance benefits	F	G
Part A hospital care co-insurance & costs	✓	✓
Part A hospice care co-insurance or co-payment	✓	✓
Part B co-insurance or co-payment	✓	✓
First 3 pints of blood	✓	✓
Part A deductible	✓	✓
Part A skilled nursing care co-insurance	✓	✓
Part B deductible	✓	
Part B excess charges	✓	✓
Foreign travel emergency	✓	✓

Daniel Esposito said many people end up choosing Medigap insurance Plan F based on what their friends and family have, rather than on their unique budget and needs.

"Your medical situation may be different [from your family]. Your healthcare situation could be different," he said. "In many cases, you are going to be better off in Plan G," according to Esposito.

“You’re going to pay \$516 for a **[\$166] benefit.
That makes no sense.”**

-Daniel Esposito, licensed insurance agent
who is appointed with Mutual of Omaha

Plan G may cost less

Even though coverage between the two plans is similar, Plan F usually has higher premiums than Plan G.

In Charlotte, North Carolina, the monthly premium for Mutual of Omaha's Plan G premium was over \$43 less than the same provider's Plan F."

When you do the math, you can understand why Plan G may be a better deal. In the example above, if you pay \$43 more per month to have Plan F instead of Plan G, you'd effectively be paying \$516 more per year for the Part B deductible benefit, which is worth only **[\$166]** per year. **This means you would be paying **[\$350]** more per year if you bought Plan F than if you bought Plan G.**

"You're going to pay \$516 for a **[\$166]** benefit. That makes no sense," Esposito said. "I wouldn't spend \$170 for a **[\$166]** benefit, much less \$500 or \$400."

The price gap between Plan F and Plan G may not always be as large as the example above because your premium may differ depending on the insurance company and your personal details.

But as long as Plan G is at least **[\$14]** less per month, you may be getting a better value by choosing Plan G instead of Plan F.

[\[Find out which Medigap plan fits your budget\]](#)

When to buy or change Medigap insurance plans

Now that you understand the difference between Plan F and Plan G, it's important to understand when you can apply.

Did you know that you can buy or switch to a new Medigap insurance plan any time of year?

It's true — you don't have to wait until the Medicare Annual Enrollment Period **[(October 15 - December 7)]** to change Medigap plans.

If you do switch plans now, or even if you are applying for a Medigap insurance plan for the first time, it is important to buy a plan from a stable and trusted insurance company.

Esposito recommends choosing an insurance company with an A+ rating from rating companies such as A.M. Best Company and the Better Business Bureau.

"A+ rated companies have the ability to not only pay their claims but they have the financial stability to have stable rates," Esposito said.

Mutual of Omaha is rated A+ with the A.M. Best Company for overall financial strength and ability to meet ongoing obligations to policyholders. Independent Agency Rating as of December 2015. Mutual of Omaha has been in the Medicare Supplement insurance marketplace since 1966.

Find out if a Mutual of Omaha Medicare Supplement insurance plan works for your Medicare coverage needs. [Request your free Mutual of Omaha quote now](#) or call a licensed insurance agent directly at **[1-800-223-9185]**.

Get a free Medigap insurance quote today

Start Now >

This is an advertisement.

*According to instant quote comparisons on www.MedicareSupplement.com as of 5-18-16, a 65-year-old nonsmoker female in Charlotte, North Carolina could get a Mutual of Omaha Medicare Supplement insurance Plan G for \$102.65 per month in comparison to a Mutual of Omaha Medicare Supplement insurance Plan F for \$145.71 per month.

State:	District of Columbia	Filing Company:	Mutual of Omaha Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	Medicare Supplement Advertising - 187436		
Project Name/Number:	Medicare Supplement Advertising/187436		

Supporting Document Schedules

Satisfied - Item:	Memo of Variability
Comments:	
Attachment(s):	187436_MOV.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	DC Letter.pdf
Item Status:	
Status Date:	

VARIABLE MATERIAL FOR ADVERTISING FORM**187436**

The following information in the aforementioned advertisement is bracketed to denote variable fields

[1-800-223-9185]	Phone number may vary
[\$166]	Annual deductible amount – will be updated yearly
[\$14]	This amount will vary based on the deductible amount
[2016]	Year will be updated on an annual basis
[from your family]	One of the following options will be used: <ul style="list-style-type: none">- Will appear- Will not appear
[\$350]	This amount will vary based on the deductible amount
[Click here to get free Plan F and Plan G quotes]	One of the following options will be used: <ul style="list-style-type: none">- Will appear- Will not appear
[Find out which Medigap insurance plan fits your budget]	One of the following options will be used: <ul style="list-style-type: none">- Will appear- Will not appear
[(October 15 – December 7)]	Dates may vary



MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175, 402-342-7600

NAIC #: 261-71412

FEIN #: 47-0246511

Mutual of Omaha Insurance Company

Medicare Supplement Advertising

Landing Page: 187436

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

This is a filed page, that when the consumer clicks on the link, it takes them to a filed and approved page AFN45725 which was approved on 9/3/13 under SERFF tracking number MUTM-129141618.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Thank you for the review of this filing.